

REMARKS

This is in response to the Office Action mailed on May 5, 2008. Claims 1-25 are pending in the application and are rejected under 35 USC § 103(a). Claims 1, 9, and 18 are amended. No new matter has been added to the application or is reflected by the claim amendments. For at least the reasons set below, Applicants assert that all claims are in condition for allowance.

Claim Rejections Under 35 U.S.C. § 103

Claims 1-25 were rejected under 35 U.S.C. 103(a) as being obvious over Wolfberg et al. (U.S. Patent No. 5,214,579) in view of Sullivan et al. (U.S. Patent No. 6,615,240) and Farry et al. (U.S. Patent No. 6,069,628). Applicant respectfully traverses the rejection and asserts that the references fail to teach or suggest the claims.

In the Amendment and Response to Office Action date 9/14/2007, Applicant explained that the limitation “communication component for allowing the user to respond...” provided for dynamically capturing intentions and expectations of the user in response to multiple coaching arrangements. The rejection relies on Wolfberg at column 1, line 55-69, and column 3, lines 45-50, as disclosing this claim language. Although Applicants disagree and reserve the right to seek the original scope of this claim language, Claim 1 has been amended herein to clarify that the communication component receives from the user responses to *all* coaching, both automated and live, and further that this captured response “comprises modifications to the life intentions initially received from the user.”

Wolfberg fails to teach or suggest these limitations. In contrast, Wolfberg discloses a goal-oriented investment indexing, tracking and monitoring system focused on the input and projection of information provided by a user, without the provision of automated and live coaching. Although superficially relevant, an examination of the reference as a whole, and specific cited passages in particular, reveals disclosure of providing projections based only a participant’s provision of *initial* values. See Wolfberg 1:55-69 (discussing only a participants initial investment base, from which projections are made); 3:45-50 (noting the participant’s selection on an *initial investment amount*). Wolfberg thus discloses the initial provision of


information by a user, but does not provide the additional functionality consisting of a communication component that captures the user's communication *which is responsive* to the received coaching, whereby the user's response is a modification to what is initially inputted by the user. Wolfberg fails to disclose this second communication event of the user *after* the initial provision of information. Without such additional disclosure as claimed in the invention, Wolfberg fails, in combination with Sullivan and Farry, to make obvious the claimed invention.

In light of this amendment to the claims, as well as other additional amendments to the claims, Applicant submits that the cited prior art, Wolfberg in view of Sullivan in further view of Farry, fails to teach or suggest all claim elements of the presented claims. Accordingly, Applicant respectfully requests withdrawal of the rejection and issuance of a notice of allowance.

CONCLUSION

Accordingly, Applicants respectfully request removal of the rejections, and for favorable action and allowance of the application. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7237. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Reference 60021-375901).

Respectfully submitted,

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